



There are two parts to the 2003 Mortgage Banking index—AUTHOR/TITLE and SUBJECT.

All articles for 2003 are listed in the AUTHOR/TITLE section according to the author's last name and by the first word of the article's title.

The SUBJECT section lists all the articles alphabetically by title under the appropriate heading(s). (Most articles appear under more than one subject heading.)

The following is a list of the subject headings to assist you in your research. Check here first to determine which heading your topic of interest is most likely to be under and then refer to that part of the SUBJECT index.

To order back issues, hard-copy reprints or view-only PDFs of past articles, please contact Gloria McCullough at (202) 557-2734 or gmccullough@mortgagebankers.org.

APPRAISALS

BUSINESS OUTLOOK

BUSINESS STRATEGIES

CASE STUDIES

COMMERCIAL REAL ESTATE

CUSTOMER RETENTION

DEFAULTS AND FORECLOSURES

E-COMMERCE

ECONOMIC TRENDS AND FORECASTS

EDUCATION

EMPLOYEE MANAGEMENT AND TRAINING

FAIR LENDING/FRAUD ISSUES

FANNIE MAE

FREDDIE MAC

HOMEOWNERSHIP

INDEX

INDUSTRY TRENDS

INSURANCE

INTERNAL MANAGEMENT

INTERNATIONAL

INTERNET

INTERVIEWS/PROFILES

LEGISLATIVE/REGULATORY

LOAN ORIGINATION

MARKETING

MULTIFAMILY HOUSING

OUTSOURCING

PRIVACY

RANKINGS/SURVEYS

REGIONAL AND STATE TRENDS

SECONDARY MORTGAGE MARKET

SERVICING

STRATEGIC PLANNING

SUBPRIME LENDING

TECHNOLOGY

WHOLESALE LENDING

AUTHOR/TITLE INDEX

A

"Accommodating Diversity in the Training Environment (Training)," by Andrew Hubbard, January, p. 106.

"The Acquisition Game (Spotlight: Jonathan Threadgill)," by Matthew Royse, November, p. 83.

"The American Way," by Steve Bergsman, May, p. 46. Anderman, Sig, "When the Downturn Comes, Will We Be Ready? (Executive Essay)," May, p. 97.

Anderman, Sig, "Will the E-Mortgage Ever Arrive?," October, p. 106.

Anschutz, Tim, "Technology's Place in Correspondent Lending," December, p. 56.

"At Home in the Portfolio—Part Two," by Lisa M. Fagan Teifke, February, p. 53.

Ates, James R., and Terri Davis, "Fannie's Mortgage Focus 2003 Findings," October, p. 82.

"Avoiding the 'Predatory Servicer' Label (Servicing)," by Mary Bruce Batte, August, p. 101.

"Avoiding Train Wrecks (On the Road)," by Neil J. Morse, November, p. 95.

B

"Back to School," by Robert O'Connor, June, p. 68.

"A Bad, Bad, Bad Project (Training)," by Andrew Hubbard, May, p. 99.

"A Balancing Act (eMortgage)," by Richard Beidl, April, p. 95.

"Barriers and Obstacles: Closing the Homeownership Gap (Executive Suite)," by Angelo R. Mozilo, February, p. 15.

"Basel II: Roadblock or Opportunity? (eMortgage)," by Lee Kidder, September, p. 93.

Batte, Mary Bruce, "Avoiding the 'Predatory Servicer' Label (Servicing)," August, p. 101.

Batte, Mary Bruce, "Expect Refinements in Outsourcing in 2003 (Servicing)," February, p. 85.

Batte, Mary Bruce, "Rationality Now Driving Servicing Prices (Servicing)," November, p. 99.

Batte, Mary Bruce, "Servicing Costs Rising for Private Loan Pools (Servicing)," May, p. 117.

"A Battle of Heavyweights," by Jack Milligan, October, p. 92.

"Become a CMB—Make a Commitment to Yourself and Your Profession (Executive Suite)," by Angelo R. Mozilo, October, p. 25.

"Behavior Modification (Training)," by Andrew Hubbard, March, p. 93.

Beidl, Richard, "A Balancing Act (eMortgage)," April, p. 95.

Beidl, Richard, "The Rise of Servicing (eMortgage)," February, p. 95.

Beidl, Richard, "Weathering the Storm, or Weathered By It? (eMortgage)," November, p. 85.

Beier, George, "The Online Panacea? (Executive Essay)," November, p. 81.

Bell, John, "Business/Industrial Parks in Slowdown," October, p. 126.

Bell, John, "Hotels Blown Away by Weak Demand," january, p. 66.

Bell, John, "A Mostly Soft Multifamily Market," July, p. 40.



Bell, John, "Office Faces Uphill Road," May, p. 74.
 Bell, John, "Ready to Rebound," April, p. 75.
 Bell, John, "The Safe Harbor Effect," November, p. 64.

Bell, John, "Three Hot Suburban Downtowns," July, p. 60.

Berger, Stacey M., "'Les Misérables,' Or the State of the CMBS Servicing Industry (Servicing)," July, p. 87.

Bergsman, Steve, "2002: A Volatile Year," 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 20.

Bergsman, Steve, "The American Way," May, p. 46.
Bergsman, Steve, "COMBOG's New Leader," 2003
MBA CREF/Multifamily Housing Convention
Show Guide, p. 10.

Bergsman, Steve, "Dexma's Quiet Rise," March, p. 54.

Bergsman, Steve, "Growth Companies," June, p. 24.
Bergsman, Steve, "The LandSafe Story," August, p. 38.

Bergsman, Steve, "Multifamily Roundup," 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 26.

Bergsman, Steve, "On the Right Track," May, p. 82.Bergsman, Steve, "Outdated Labor Laws," September, p. 46.

Bergsman, Steve, "Q&A with Fidelity and First American," August, p. 22.

Bergsman, Steve, "Thomburg's Model," November, p. 32.

Berris, Anthony, and Craig Focardi, "Technology Makes Scale Hard to Perceive (eMortgage)," June, p. 99.

"Big Apple's Rebuilding," by Hortense Leon, January, p. 60.

Bocchino, Frank, "Data Dictionary," December, p. 70.

"Build vs. Buy: What's the Bottom Line? (Executive Essay)," by Ed Jones, December, p. 85.

"Business/Industrial Parks in Slowdown," by John Bell, October, p. 126.

"Bye-Bye Refi... It's Servicing's Time to Shine (Executive Suite)," by William Newman, December, p. 19.

Bykhovsky, Michael, "Ignore Prepayment Risk at Your Peril (Executive Essay)," March, p. 91.

C

"California's New Infrastructure Guru (Spotlight: Julie Bornstein)," by Matthew Royse, July, p. 85.

"Cascading Training (Training)," by Andrew Hubbard, June, p. 106.

"Catching Up with Customer Expectations," by Scott Happ and John Tenuta, March, p. 62.

"Chairman's View: Outgoing and Incoming," 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 4.

"The Changing Shape of the Credit Reporting Industry," by Steve Grant, September, p. 85.

"Channels and Strategies," by Jack Milligan, May, p. 30.

"COMBOG's New Leader," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 10.

"The Competitive Landscape of Title," by Bill Moody, August, p. 46.

"The Compliance Battle," by Neil J. Morse, September, p. 28.

"Condo Mania," by Albert Warson, September, p. 78.

"Consumers Rate the Industry," by Clayton Wilhite and Rodger Park, October, p. 32.

Cooley, Scott, "Cost Justifying Loan Origination IT Expenditures (eMortgage)," May, p. 106.

Cooley, Scott, "A New Year . . . A New LOS? (eMortgage)," January, p. 111.

Cooley, Scott, "Playing Catch-Up (eMortgage)," October, p. 167.

Cooley, Scott, "Settlement Service Automation— Looking at the Landscape (eMortgage)," August, p. 93

"Cost Justifying Loan Origination IT Expenditures (eMortgage)," by Scott Cooley, May, p. 106.

"Couch's Credentials," by Janet Reilley Hewitt, October, p. 114.

Culver, Curt, "Lessons from the Tech Boom-Bust: Overpromise and Overspend, and You Will Likely Overreact (Executive Suite)," March, p. 21.

Culver, Curt, "Tax Deductibility of Private MI Seems So Logical, and Yet . . . (Executive Suite)," September, p. 21.

D

Dale-Johnson, David, and Gene Towle, "Mexico's Ambitious Plans," June, p. 76.

"Data Dictionary," by Frank Bocchino, December, p. 70.

Davis, Terri, and James R. Ates, "Fannie's Mortgage Focus 2003 Findings," October, p. 82.

"Default Management Technology: Holding the Line on Servicing Profitability (eMortgage)," by Craig Focardi, December, p. 97.

"The Delinquency Dilemma," by Mary McGarity, February, p. 22.

DeReza, Chris, "Housing as a Political Animal," April, p. 68.

"Dexma's Quiet Rise," by Steve Bergsman, March, p. 54.

DeZube, Dona, "The Gift Business," August, p. 58.DeZube, Dona, "Predatory Pandemonium," April, p. 26.

DeZube, Dona, "Runaway Churn," February, p. 46.

DeZube, Dona, "Title Policy," November, p. 58.
Disque, Heather D., and Paul H. Schieber, "The
New Jersey Predatory Lending Act (Statehouse),"
November, p. 101.

"Distributing Assignments (Training)," by Andrew Hubbard, April, p. 103.

Dominick, Lester, "Which Came First—The Problem or the Technology? (Executive Essay)," October, p. 163.

Donatacci, Tom, "Mortgage Servicing's Changing Landscape (Servicing)," December, p. 105.

Donatacci, Tom, "Servicing Values (Servicing)," April, p. 99.

Dorrel, Jane H., "Retail: Respect at Last?," February, p. 65.

"The Drive for More Transparency," by Ned Myers, September, p. 72.

Duncan, Douglas G., "MISMO Evolution," December, p. 46.

Duncan, Douglas G., and Veronica Cacdac Warnock, "A Look at 2003," January, p. 26.

E

"Electronic Orders—Critical Technology to Fulfill the Mortgage Origination Process (Executive Essay)," by Donald A. O'Neill, February, p. 83.

"Ellie's Been Recruiting (Spotlight: Jonathan Corr, Joe Langner, Raj Sampath)," by Matthew Royse, April, p. 97.

England, Robert Stowe, "The Issue of Risk Containment," April, p. 34.

England, Robert Stowe, "The Joy of Customer Satisfaction," September, p. 58.

"An Ever-Changing Business (On the Road)," by Neil J. Morse, May, p. 119.

"Expect Refinements in Outsourcing in 2003 (Servicing)," by Mary Bruce Batte, February, p. 85.

F

"Fair Labor Standards Act Update (Washington)," by Kurt Pfotenhauer, December, p. 108.

"Fallout from a Weak Recovery," by Jon Southard, July, p. 54.

"Fannie's Mortgage Focus 2003 Findings," by Terri Davis and James R. Ates, October, p. 82.

"Fast-Forward," by James D. Jones, October, p. 46.
"Fishing for Servicing Value," by Tom Healy, June,
p. 84.

"The Fixed-Rate Model," by Michael J. Lea, April, p. 52.

Focardi, Craig, "Default Management Technology: Holding the Line on Servicing Profitability (eMortgage)," December, p. 97.

Focardi, Craig, "Outsourcing: Solving the Origination Technology Cost Conundrum (eMortgage)," March, p. 101.

Focardi, Craig, and Anthony Berris, "Technology Makes Scale Hard to Perceive (eMortgage)," June, p. 99.

"Follow the Money (On the Road)," by Neil J. Morse, October, p. 179.

"Free-Form Training (Training)," by Andrew Hubbard, July, p. 100.

"The FTC's Information Safeguard Rule," by David J. Wiese, February, p. 69.



G

"The Gift Business," by Dona DeZube, August, p. 58.

"Goal-Oriented," by Anita Willis-Boyland, September, p. 38.

"Gómez's Top Online Lenders," by Shalin Patel, June, p. 44.

Gozdan, Stephen W., "What Happened to Quality Data? (Servicing)," October, p. 181.

Gozdan, Stephen W., "Web Services: The New Next Best Thing (Servicing)," March, p. 109.

Grant, Steve, "The Changing Shape of the Credit Reporting Industry," September, p. 85.

"Growth Companies," by Steve Bergsman, June, p. 24.

Guttentag, Jack, "Pie in the Sky?," August, p. 78.

н

Happ, Scott, and John Tenuta, "Catching Up with Customer Expectations," March, p. 62.

Healy, Tom, "Fishing for Servicing Value," June, p. 84. Healy, Tom, "The Heightened Need to Value Servicing Accurately (Servicing)," June, p. 95.

Healy, Tom, "Sharing Nonpublic Personal Information with Vendors (Servicing)," September, p. 101.

"The Heightened Need to Value Servicing Accurately (Servicing)," by Tom Healy, June, p. 95.

Hewitt, Janet Reilley, "2003 Overview," Annual Convention Show Guide, p. 16.

Hewitt, Janet Reilley, "Couch's Credentials," October, p. 114.

Hewitt, Janet Reilley, "Martinez's Mission," May, p. 20.

Hewitt, Janet Reilley, "Riding the Cycles," March, p. 80.

Hewitt, Janet Reilley, and Matthew Royse, "Meet Freddie's New CEO," August, p. 55.

"HMDA Changes for 2004 and the Best Ways to Deal with Them (Executive Essay)," by Leonard Ryan, September, p. 89.

"A Hopeful (Yet Sobering) Commercial Real Estate Outlook," by Kenneth P. Riggs Jr. and Del H. Kendall, January, p. 52. "Hot Times for Home Builders," by Mary McGarity, January, p. 34.

"Hotels Blown Away by Weak Demand," by John Bell, January, p. 66.

"Housing as a Political Animal," by Chris DeReza, April, p. 68.

Hubbard, Andrew, "Accommodating Diversity in the Training Environment (Training)," January, p. 106.

Hubbard, Andrew, "A Bad, Bad, Bad Project (Training)," May, p. 99.

Hubbard, Andrew, "Behavior Modification (Training)," March, p. 93.

Hubbard, Andrew, "Cascading Training (Training)," June, p. 106.

Hubbard, Andrew, "Distributing Assignments (Training)," April, p. 103.

Hubbard, Andrew, "Free-Form Training (Training)," July, p. 100.

Hubbard, Andrew, "Mushrooms in a Bad Year (Training)," December, p. 107.

Hubbard, Andrew, "A Really Good Project (Training)," August, p. 104.

Hubbard, Andrew, "Subtle Indicators (Training)," November, p. 104.

Hubbard, Andrew, "Training Temps (Training)," September, p. 104.

Hubbard, Andrew, "What Training Can't Do (Training)," February, p. 90.

Hubbard, Andrew, "When It's Time to Say No (Training)," October, p. 183.

.

"Ignore Prepayment Risk at Your Peril (Executive Essay)," by Michael Bykhovsky, March, p. 91.

"The Internet's Adoption Curve," by Warren H. Myer, October, p. 58.

"The Issue of Risk Containment," by Robert Stowe England, April, p. 34.

"J.C. Watts' New Focus (Spotlight: J.C. Watts)," by Matthew Royse, September, p. 91.

Jones, Ed, "Build vs. Buy: What's the Bottom Line? (Executive Essay)," December, p. 85.

Jones, James D., "Fast-Forward," October, p. 46.
"The Joy of Customer Satisfaction," by Robert Stowe England, September, p. 58.

К

Katz, Rob, "Keeping Your Head (Way) Above Water," January, p. 84.

"Keeping Your Head (Way) Above Water," by Rob Katz, January, p. 84.

Kempner, Jonathan L., "A New Look (1919 Pennsylvania Avenue)," October, p. 22.

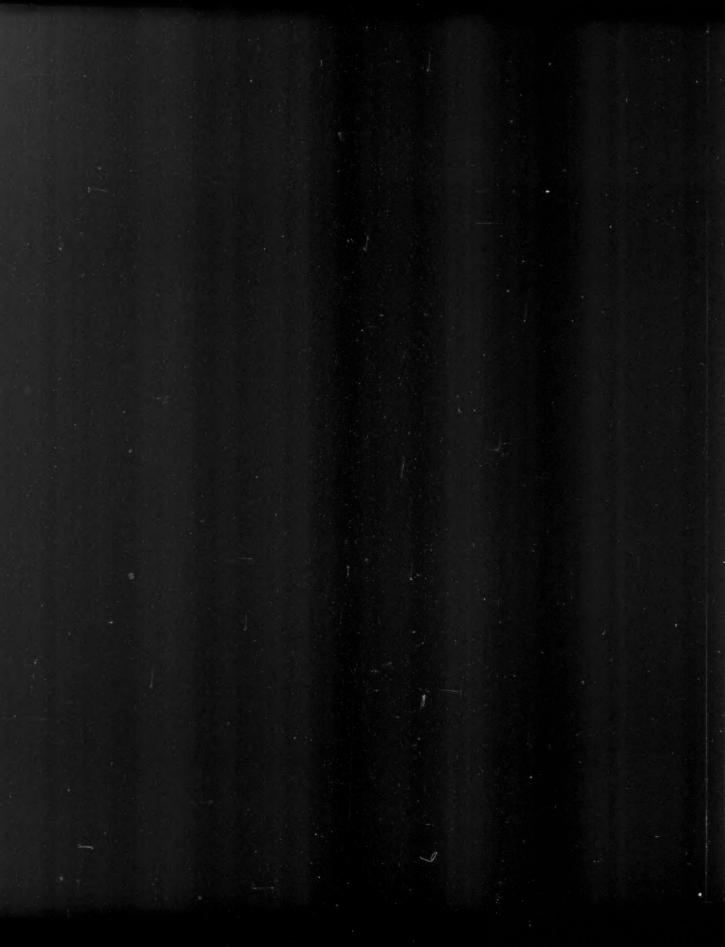
Kendall, Del H., and Kenneth P. Riggs Jr., "A Hopeful (Yet Sobering) Commercial Real Estate Outlook," January, p. 52.

Kidder, Lee, "Basel II: Roadblock or Opportunity? (eMortgage)," September, p. 93.

Kinney, Kay, and Robert Lotstein, "A RESPA Reform Road Map," June, p. 52.

Kolar, Joseph M., and Nikita M. Pastor, "Referendum on RESPA Reform," February, p. 58.

Kropper, Steve, "Tips for Life After Refi (Executive Essay)," August, p. 83.



Lahiri, Indra, and Kelly O'Neil, "Mortgage Marketing Campaigns Are Missing Out," May, p. 60. LaMalfa, Tom, "Who's Who in Wholesale 2002,"

June, p. 32.

"The LandSafe Story," by Steve Bergsman, August,

Lea, Michael J., "The Fixed-Rate Model," April,

Leon, Hortense, "Big Apple's Rebuilding," January,

Leon, Hortense, "Office Interest," December, p. 78. Leon, Hortense, "The Outlook for the CMBS Market-A Mixed Picture," April, p. 46.

Leon, Hortense, "Retail's Still Strong," July, p. 32. "Les Misérables,' Or the State of the CMBS Servicing Industry (Servicing)," by Stacey M. Berger,

"Lessons from the Tech Boom-Bust: Overpromise and Overspend, and You Will Likely Overreact (Executive Suite)," by Curt Culver, March, p. 21.

"Life After HUD (Spotlight: Grant Mitchell)," by Matthew Royse, June, p. 93.

Lind, Matthew, and Linda C. Simmons, "Retail Production Economics," April, p. 60.

"The Linux Alternative," by Charlyne H. McWilliams, December, p. 62.

Liu, Henry, Deborah A. Schiavo and Gary S. Smuckler, "MERS: Every Commercial Loan Needs a MOM," January, p. 79.

"A Look at 2003," by Douglas G. Duncan and Veronica Cacdac Warnock, January, p. 26.

"The LOS Meets the E-Mortgage," by John R. Tenuta, October, p. 142.

Lotstein, Robert, and Kay Kinney, "A RESPA Reform Road Map," June, p. 52. Lutz, Warren, "The New INTERLINQ," March,

Lutz, Warren, "WaMu's Whopping Portfolio," February, p. 32.

"Make Way for Brokers (On the Road)," by Neil J. Morse, August, p. 103.

"Making and Selling Good Loans (On the Road)," by Neil J. Morse, June, p. 107.

Martin, Elizabeth, "Risk Management Comes Center Stage-How Safe Is Your ASP? (Executive Essay)," June, p. 91.

Martin, Vernon, "Textbook Scams," July, p. 66. "Martinez's Mission," by Janet Reilley Hewitt, May,

"The Maturing of the Real Estate Industry (Executive Essay)," by Daniel Owen Mee, January.

McGarity, Mary, "The Delinquency Dilemma," February, p. 22.

McGarity, Mary, "Hot Times for Home Builders," January, p. 34.

McGarity, Mary, "Snaring New Business," May, p. 36. McGarity, Mary, "Value Judgments," August, p. 30. McWilliams, Charlyne H., "2003 Mortgage IT All-Stars," March, p. 42.

McWilliams, Charlyne H., "The Linux Alternative," December, p. 62.



McWilliams, Charlyne H., "Preserving a Good System," September, p. 52.

Mee, Daniel Owen, "The Maturing of the Real Estate Industry (Executive Essay)," January,

"Meet Freddie's New CEO," by Janet Reilley Hewitt and Matthew Royse, August, p. 55.

"MERS: Every Commercial Loan Needs a MOM," by Deborah A. Schiavo, Gary S. Smuckler and Henry Liu, January, p. 79.

"Mexico's Ambitious Plans," by David Dale-Johnson and Gene Towle, June, p. 76.

Milligan, Jack, "A Battle of Heavyweights," October, p. 92.

Milligan, Jack, "Channels and Strategies," May, p. 30.

Milligan, Jack, "Ramping Up," January, p. 74. Milligan, Jack, "Wachovia's Seasoned Team," August, p. 72.

"MISMO Evolution," by Douglas G. Duncan, December, p. 46.

Moody, Bill, "The Competitive Landscape of Title," August, p. 46.

"More Transparency (On the Road)," by Neil J. Morse, July, p. 99

Morse, Neil J., "Avoiding Train Wrecks (On the Road)," November, p. 95.

Morse, Neil J., "The Compliance Battle," Septem-

Morse, Neil J., "An Ever-Changing Business (On the Road)," May, p. 119.

Morse, Neil J., "Follow the Money (On the Road)," October, p. 179.

Morse, Neil J., "Make Way for Brokers (On the Road)," August, p. 103.

Morse, Neil J., "Making and Selling Good Loans (On the Road)," June, p. 107.

Morse, Neil J., "More Transparency (On the Road)," July, p. 99.

Morse, Neil J., "Not Exactly Prime," June, p. 60. Morse, Neil J., "Overheard in San Diego (On the Road)," December, p. 103.

Morse, Neil J., "Picking Up Crumbs (On the Road)," March, p. 111.

Morse, Neil J., "Putting Technology in Its Place (On the Road)," February, p. 97.

Morse, Neil J., "Servicing's Value Proposition," February, p. 38.

"Mortgage Banking 2002 Index," January, p. 89. "Mortgage Brokers: The New Dream Makers (Executive Suite)," by John M. Robbins Jr., November, p. 21.

"Mortgage Brokers Resist Temptation (Broker Business)," by Howard Schneider, June, p. 101.

"Mortgage Marketing Campaigns Are Missing Out," by Kelly O'Neil and Indra Lahiri, May, p. 60.

"Mortgage Servicing's Changing Landscape (Servicing)," by Tom Donatacci, December, p. 105.

"A Mostly Soft Multifamily Market," by John Bell, July, p. 40.

Mozilo, Angelo R., "Barriers and Obstacles: Closing the Homeownership Gap (Executive Suite)," February, p. 15.

Mozilo, Angelo R., "Become a CMB-Make a Commitment to Yourself and Your Profession (Executive Suite)," October, p. 25.

Mozilo, Angelo R., "Strategic Alliances: Win/Win Opportunities in a Changing Marketplace (Executive Suite)," June, p. 21.

"Multifamily Roundup," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 26.

"Mushrooms in a Bad Year (Training)," by Andrew Hubbard, December, p. 107.

Myer, Warren H., "The Internet's Adoption Curve," October, p. 58.

Myers, Ned, "The Drive for More Transparency," September, p. 72.

Nelson, Robert S., "Today's Mortgage Market: An Owner's Perspective (Executive Essay)," July,

"The New INTERLINQ," by Warren Lutz, March, p. 34.

"The New Jersey Predatory Lending Act (Statehouse)," by Heather D. Disque and Paul H. Schieber, November, p. 101.

"A New Look (1919 Pennsylvania Avenue)," by Jonathan L. Kempner, October, p. 22.

"A New Year ... A New LOS? (eMortgage)," by Scott Cooley, January, p. 111.

Newman, William, "2003-All Clear for Now, But What Lurks on the Horizon? (Executive Suite)," lanuary, p. 19.

Newman, William, "Bye-Bye Refi ... It's Servicing's Time to Shine (Executive Suite)," December,

Newman, William, "Playing New Music (Executive Suite)," August, p. 17.

"Not Exactly Prime," by Neil J. Morse, June, p. 60.

O'Connor, Robert, "Back to School," June, p. 68. O'Connor, Robert, "A Rash of Deals," March,

O'Connor, Robert, "Rescuing Borrowers at Risk," December, p. 26.

O'Connor, Robert, "That's Affordable," October, p. 72.

O'Connor, Robert, "The Waves of Business," November, p. 26.

"Office Faces Uphill Road," by John Bell, May, p. 74.
"Offshore Outsourcing Takes Hold," by Donald A.
O'Neill, December, p. 38.

"On the Right Track," by Steve Bergsman, May, p. 82.
O'Neil, Kelly, and Indra Lahiri, "Mortgage Marketing Campaigns Are Missing Out," May, p. 60.

O'Neill, Donald A., "Electronic Orders—Critical Technology to Fulfill the Mortgage Origination Process (Executive Essay)," February, p. 83.

O'Neill, Donald A., "Offshore Outsourcing Takes Hold," December, p. 38.

"Origination Process (Executive Essay)," February, p. 83.

"The Online Panacea? (Executive Essay)," by George Beier, November, p. 81.

"Origination Business Models Keep Adapting (Broker Business)," by Howard Schneider, November, p. 90.

"Outdated Labor Laws," by Steve Bergsman, September, p. 46.

"The Outlook for the CMBS Market—A Mixed Picture," by Hortense Leon, April, p. 46.

"Outsourcing: Solving the Origination Technology Cost Conundrum (eMortgage)," by Craig Focardi, March, p. 101.

"Overheard in San Diego (On the Road)," by Neil J. Morse, December, p. 103.

P

Park, Rodger, and Clayton Wilhite, "Consumers Rate the Industry," October, p. 32.

Pastor, Nikita M., and Joseph M. Kolar, "Referendum on RESPA Reform," February, p. 58.

Patel, Shalin, "Gómez's Top Online Lenders," June, p. 44.

Pfotenhauer, Kurt, "Fair Labor Standards Act Update (Washington)," December, p. 108.

Philipp, Tad, "Up and Down Credit Signals in CMBS," July, p. 48.

"Picking Up Crumbs (On the Road)," by Neil J. Morse, March, p. 111.

"Pie in the Sky?," by Jack Guttentag, August, p. 78. Piesner, Mark, "Safeguarding Borrower Information," April, p. 82.

"Playing Catch-Up (eMortgage)," by Scott Cooley, October, p. 167.

"Playing New Music (Executive Suite)," by William Newman, August, p. 17.

"The Post-Refinance Landscape," by Daniel Teitelbaum, October, p. 98.

"Predatory Pandemonium," by Dona DeZube, April, p. 26.

"Preparing Loan Originators for a Purchase Market (Broker Business)," by Howard Schneider, August, p. 96.

"Preserving a Good System," by Charlyne H. McWilliams, September, p. 52.

"Push Grows for National Antipredatory Guidelines (Broker Business)," by Howard Schneider, April, p. 91.

"Putting Technology in Its Place (On the Road)," by Neil J. Morse, February, p. 97.



Q "Q&A with Fidelity and First American," by Steve Bergsman, August, p. 22.

R

"Ramping Up," by Jack Milligan, January, p. 74.
"A Rash of Deals," by Robert O'Connor, March, p. 26.

"The Rating Game," by Bennett Voyles, November, p. 48.

"Rationality Now Driving Servicing Prices (Servicing)," by Mary Bruce Batte, November, p. 99.

"Reading the Tea Leaves," by Jeanette I. Rice, July, p. 22.

"Ready to Rebound," by John Bell, April, p. 75.
"A Really Good Project (Training)," by Andrew Hubbard, August, p. 104.

"Referendum on RESPA Reform," by Joseph M. Kolar and Nikita M. Pastor, February, p. 58.

"Refi Falloff Puts Focus on Purchase Market (Broker Business)," by Howard Schneider, September, p. 100.

"Regina Lowrie—Outgoing RESBOG Chair," Annual Convention Show Guide, p. 6.

Renzi, Anthony, "The Servicing Revolution," December, p. 32.

"Rescuing Borrowers at Risk," by Robert O'Connor, December, p. 26.

"A RESPA Reform Road Map," by Robert Lotstein and Kay Kinney, June, p. 52.

"Retail Production Economics," by Linda Simmons and Matthew M. Lind, April, p. 60.

"Retail: Respect at Last?," by Jane H. Dorrel, February, p. 65.

"Retail's Still Strong," by Hortense Leon, July, p. 32.
"Returning to Our Roots (Executive Suite)," by John M. Robbins Jr., April, p. 21.

Rice, Jeanette I., "Reading the Tea Leaves," July, p. 22.

"Riding the Cycles," by Janet Reilley Hewitt, March, p. 80.

Riggs, Kenneth P. Jr., and Del H. Kendall, "A Hopeful (Yet Sobering) Commercial Real Estate Outlook," January, p. 52.

"The Rise of Servicing (eMortgage)," by Richard Beidl, February, p. 95.

"Risk Management Comes Center Stage—How Safe Is Your ASP? (Executive Essay)," by Elizabeth Martin, June, p. 91.

Robbins, John M. Jr., "Mortgage Brokers:The New Dream Makers (Executive Suite)," November, p. 21.

Robbins, John M. Jr., "Returning to Our Roots (Executive Suite)," April, p. 21.

Robbins, John M. Jr., "What About the 32 Percent? (Executive Suite)," July, p. 19.

Royse, Matthew, "The Acquisition Game (Spotlight: Jonathan Threadgill)," November, p. 83.

Royse, Matthew, "California's New Infrastructure Guru (Spotlight: Julie Bornstein)," July, p. 85.

Royse, Matthew, "Ellie's Been Recruiting (Spotlight: Jonathan Corr, Joe Langner, Raj Sampath)," April, p. 97.

Royse, Matthew, "J.C. Watts' New Focus (Spotlight: J.C. Watts)," September, p. 91.

Royse, Matthew, "Life After HUD (Spotlight: Grant Mitchell)," June, p. 93.

Royse, Matthew, "Sullivan's First 120 Days (Spotlight: Robert Sullivan)," March, p. 95.

Royse, Matthew, "Wachovia's Ambitious Plans (Spotlight: C.D. Davies)," December, p. 87.

Royse, Matthew, "When One Door Shuts, Another Opens (Spotlight: Al Crisanty)," October, p. 165.

Royse, Matthew, "You Gotta Have Faith (Spotlight: Faith Schwartz)," May, p. 101.

Royse, Matthew, and Janet Reilley Hewitt, "Meet Freddie's New CEO," August, p. 55.

"Runaway Churn," by Dona DeZube, February, p. 46.

Ryan, Leonard, "HMDA Changes for 2004 and the Best Ways to Deal with Them (Executive Essay)," September, p. 89.

S

"The Safe Harbor Effect," by John Bell, November, p. 64.

"Safeguarding Borrower Information," by Mark Piesner, April, p. 82.

Schiavo, Deborah A., Gary S. Smuckler and Henry Liu, "MERS: Every Commercial Loan Needs a MOM," January, p. 79.

Schieber, Paul H., and Heather D. Disque, "The New Jersey Predatory Lending Act (Statehouse)," November, p. 101.

Schneider, Howard, "The 2003 Wholesale Outlook (Broker Business)," March, p. 103.

Schneider, Howard, "Mortgage Brokers Resist Temptation (Broker Business)," June, p. 101.

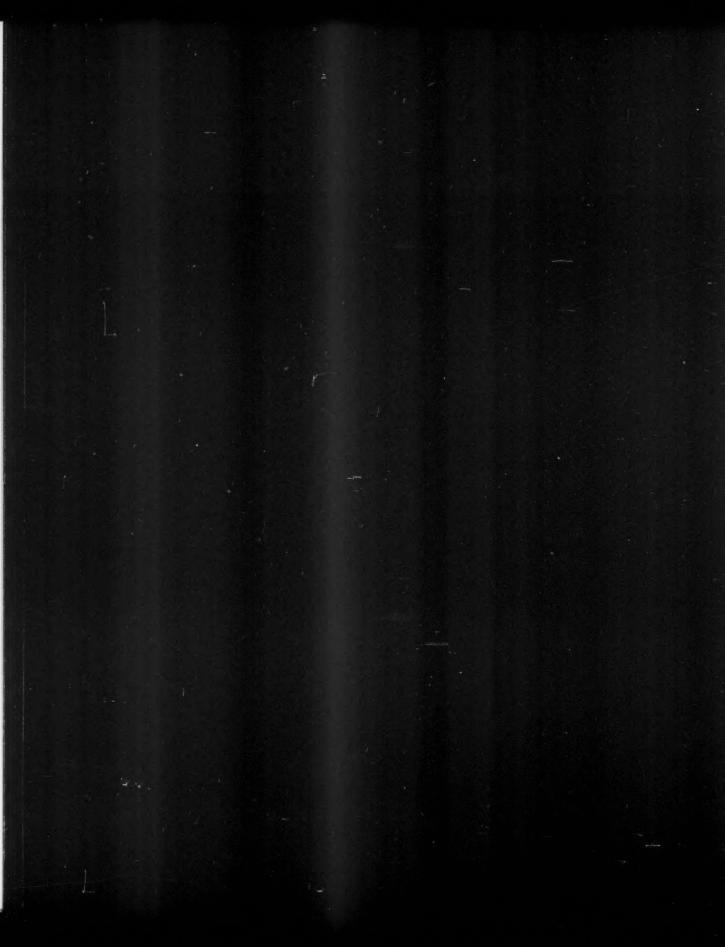
Schneider, Howard, "Origination Business Models Keep Adapting (Broker Business)," November, p. 90.

Schneider, Howard, "Preparing Loan Originators for a Purchase Market (Broker Business)," August, p. 96.

Schneider, Howard, "Push Grows for National Antipredatory Guidelines (Broker Business)," April, p. 91.

Schneider, Howard, "Refi Falloff Puts Focus on Purchase Market (Broker Business)," September, p. 100.

Schneider, Howard, "Starting with the End in Mind (Broker Business)," May, p. 111.



Schneider, Howard, "A Trickle of Online Applications (Broker Business)," October, p. 178.

Schneider, Howard, "Selling Now Builds on Relationships (Broker Business)," December, p. 89.

Schneider, Howard, "What Brokers Want from Wholesale Reps (Broker Business)," July, p. 93. "Selling Now Builds on Relationships (Broker Busi-

ness)," by Howard Schneider, December, p. 89.

Seroka, Patrick H., "A Wholesale Investment in Technology," November, p. 42.

"Servicing Costs Rising for Private Loan Pools (Servicing)," by Mary Bruce Batte, May, p. 117.

"The Servicing Revolution," by Anthony Renzi, December, p. 32.

"Servicing Values (Servicing)," by Tom Donatacci, April, p. 99.

"Servicing's Value Proposition," by Neil J. Morse, February, p. 38.

"Settlement Service Automation—Looking at the Landscape (eMortgage)," by Scott Cooley, August, p. 93.

"Sharing Nonpublic Personal Information with Vendors (Servicing)," by Tom Healy, September, p. 101.

Sherlock, Patricia M., "Solving the Sales Hiring and Training Challenge," May, p. 68.

Sherlock, Patricia M., "Top Women Producers (Sue Devine, Kathy Eberhardt)," August, p. 66.

Sherlock, Patricia M., "Top Women Producers, Part 2 (Diana MacFarlane, Alice Cordova)," September, p. 67.

Sherlock, Patricia M., "Top Women Producers, Part 3 (Eva Strnad, Sheilah T. Smith)," October, p. 135.

Sherlock, Patricia M., "Top Women Producers, Part 4 (Brenda Wheeler, Marla Mayne)," November, p. 73.

Shively, Heather, "Successful Project Management (eMortgage)," July, p. 89.

Simmons, Linda C., and Marina Walsh, "2002: Peerless Performance," January, p. 44.

Simmons, Linda C., and Matthew M. Lind, "Retail Production Economics," April, p. 60.

"A SMART Alternative," by Colleen M. Story, March, p. 70.

Smuckler, Gary S., Deborah A. Schiavo and Henry Liu, "MERS: Every Commercial Loan Needs a MOM," January, p. 79.

"Snaring New Business," by Mary McGarity, May, p. 36.

"Solving the Sales Hiring and Training Challenge," by Patricia M. Sherlock, May, p. 68.

Southard, Jon, "Fallout from a Weak Recovery," July, p. 54.

"Storting with the End in Mind (Broker Business)," by Howard Schneider, May, p. 111.

"Sterling Edmunds—Incoming RESBOG Chair,"
Annual Convention Show Guide, p. 7.

Story, Colleen M., "A SMART Alternative," March, p. 70.

"Strategic Alliances:Win/Win Opportunities in a Changing Marketplace (Executive Suite)," by Angelo R. Mozilo, June, p. 21.

"Subtle Indicators (Training)," by Andrew Hubbard, November, p. 104.



"Successful Project Management (eMortgage)," by Heather Shively, July, p. 89.

"Sullivan's First 120 Days (Spotlight: Robert Sullivan)," by Matthew Royse, March, p. 95.

т

"2002: Peerless Performance," by Linda C. Simmons and Marina Walsh, January, p. 44.

"2002: A Volatile Year," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 20.

"2003—All Clear for Now, But What Lurks on the Horizon? (Executive Suite)," by William Newman, January, p. 19.

"2003 Mortgage IT All-Stars," by Charlyne H. McWilliams, March, p. 42.

"2003 Overview," by Janet Reilley Hewitt, Annual Convention Show Guide, p. 16.

"The 2003 Wholesale Outlook (Broker Business)," by Howard Schneider, March, p. 103.

"Tax Deductibility of Private MI Seems So Logical, and Yet . . (Executive Suite)," by Curt Culver, September, p. 21.

"Technology Makes Scale Hard to Perceive (eMortgage)," by Craig Focardi and Anthony Berris, June, p. 99.

"Technology's Place in Correspondent Lending," by Tim Anschutz, December, p. 56.

Teifke, Lisa M. Fagan, "At Home in the Portfolio— Part Two," February, p. 53.

Teitelbaum, Daniel, "The Post-Refinance Landscape," October, p. 98.

Teitelbaum, Daniel, "The Ultimate Guide to Purchase Production," May, p. 54.

Tenuta, John R., "The LOS Meets the E-Mortgage," October, p. 142.

Tenuta, John R., and Scott Happ, "Catching Up with Customer Expectations," March, p. 62.

"Textbook Scams," by Vernon Martin, July, p. 66.
"That's Affordable," by Robert O'Connor, October, p. 72.

"Thornburg's Model," by Steve Bergsman, November, p. 32.

"Three Hot Suburban Downtowns," by John Bell, July, p. 60. "Tips for Life After Refi (Executive Essay)," by Steve Kropper, August, p. 83.

"Title Policy," by Dona DeZube, November, p. 58. "Today's Mortgage Market: An Owner's Perspective (Executive Essay)," by Robert S. Nelson, July, p. 83.

"Top 200 Lenders (Third-Quarter 2002)," February, p. 73.

"Top 200 Lenders (Full-Year 2002)," May, p. 89.

"Top 200 Lenders (First-Quarter 2003)," July, p. 73.
"Top 200 Lenders (First-Half 2003)," October, p. 153.

"Top Women Producers (Sue Devine, Kathy Eberhardt)," by Patricia M. Sherlock, August, p. 66.

"Top Women Producers, Part 2 (Diana MacFarlane, Alice Cordova)," by Patricia M. Sherlock, September, p. 67.

"Top Women Producers, Part 3 (Eva Strnad, Sheilah T. Smith)," by Patricia M. Sherlock, October, p. 135.

"Top Women Producers, Part 4 (Brenda Wheeler, Marla Mayne)," by Patricia M. Sherlock, November, p. 73.

Towle, Gene, and David Dale-Johnson, "Mexico's Ambitious Plans," June, p. 76.

"Training Temps (Training)," by Andrew Hubbard, September, p. 104.

"A Trickle of Online Applications (Broker Business)," by Howard Schneider, October, p. 178.

U

"The Ultimate Guide to Purchase Production," by Daniel Teitelbaum, May, p. 54.

"Up and Down Credit Signals in CMBS," by Tad Philipp, July, p. 48.

V

"Value Judgments," by Mary McGarity, August, p. 30.

Voyles, Bennett, "The Rating Game," November, p. 48.

W

"Wachovia's Ambitious Plans (Spotlight: C.D. Davies)," by Matthew Royse, December, p. 87.

"Wachovia's Seasoned Team," by Jack Milligan, August, p. 72.

Walsh, Marina, and Linda C. Simmons, "2002: Peerless Performance," January, p. 44.

"WaMu's Whopping Portfolio," by Warren Lutz, February, p. 32.

Warnock, Veronica Cacdac, and Douglas G. Duncan, "A Look at 2003," January, p. 26.

Warson, Albert, "Condo Mania," September, p. 78.
"The Waves of Business," by Robert O'Connor,

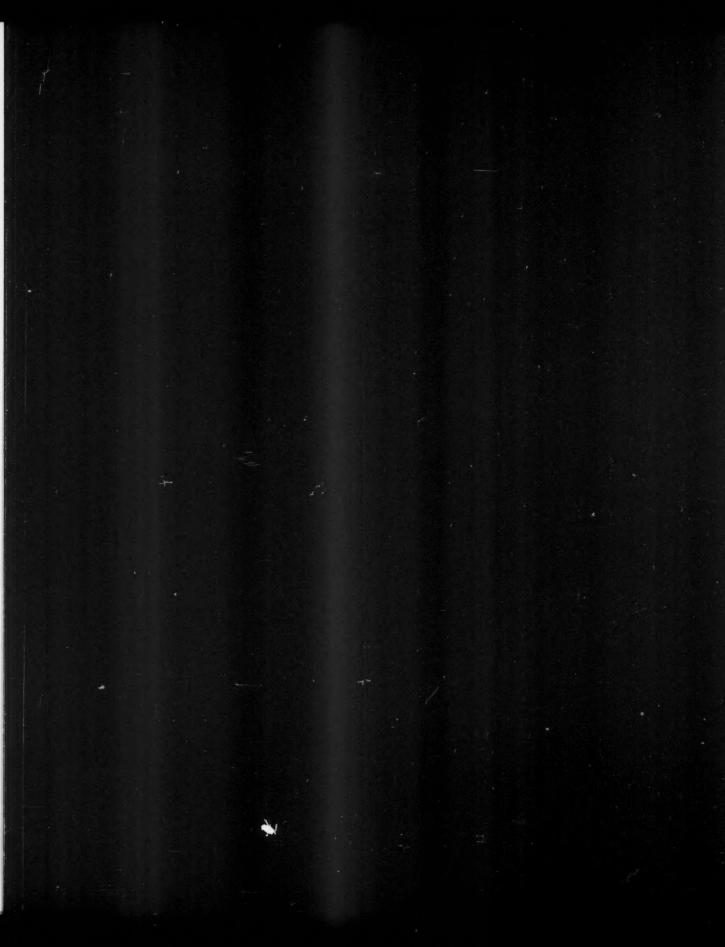
November, p. 26.
"Weathering the Storm, or Weathered By It? (eMortgage)," by Richard Beidl, November, p. 85.

"Web Services: The New Next Best Thing (Servicing)," by Stephen W. Gozdan, March, p. 109.

"What About the 32 Percent? (Executive Suite)," by John M. Robbins Jr., July, p. 19.

"What Brokers Want from Wholesale Reps (Broker Business)," by Howard Schneider, July, p. 93.

"What Happened to Quality Data? (Servicing)," by Stephen W. Gozdan, October, p. 181.



"What Training Can't Do (Training)," by Andrew Hubbard, February, p. 90.

"When It's Time to Say No (Training)," by Andrew Hubbard, October, p. 183.

"When the Downturn Comes, Will We Be Ready? (Executive Essay)," by Sig Anderman, May, p. 97.

"When One Door Shuts, Another Opens (Spotlight: Al Crisanty)," by Matthew Royse, October, p. 165.

"Which Came First—The Problem or the Technology? (Executive Essay)," by Lester Dominick, October, p. 163.

"A Wholesale Investment in Technology," by Patrick H. Seroka, November, p. 42.

"Who's Who in Wholesale 2002," by Tom LaMalfa, June, p. 32.

Wiese, David J., "The FTC's Information Safeguard Rule," February, p. 69.

Wilhite, Clayton, and Rodger Park, "Consumers Rate the Industry," October, p. 32.

"Will the E-Mortgage Ever Arrive?," by Sig Anderman, October, p. 106.

Willis-Boyland, Anita, "Goal-Oriented," September, p. 38.

Y

"You Gotta Have Faith (Spotlight: Faith Schwartz)," by Matthew Royse, May, p. 101.

SUBJECT INDEX

APPRAISALS

"Refi Falloff Puts Focus On Purchase Market (Broker Business)," by Howard Schneider, September, p. 100.

"Textbook Scams," by Vernon Martin, July, p. 66.
"Value Judgments," by Mary McGarity, August,
p. 30.

BUSINESS OUTLOOK

"2002: Peerless Performance," by Linda C. Simmons and Marina Walsh, January, p. 44.

"2002: A Volatile Year," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 20.

"2003—All Clear for Now, But What Lurks on the Horizon? (Executive Suite)," by William Newman, January, p. 19.

"2003 Overview," by Janet Reilley Hewitt, Annual Convention Show Guide, p. 16.

"The 2003 Wholesale Outlook (Broker Business)," by Howard Schneider, March, p. 103.

"The Delinquency Dilemmo," by Mary McGarity, February, p. 22.

"A Hopeful (Yet Sobering) Commercial Real Estate Outlook," by Kenneth P. Riggs Jr. and Del H. Kendall, January, p. 52.

"Hot Times for Home Builders," by Mary McGarity, January, p. 34.

"A Look at 2003," by Douglas G. Duncan and Veronica Cacdac Warnock, January, p. 26.

"Multifamily Roundup," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 26.

"A New Look (1919 Pennsylvania Avenue)," by



Jonathan L. Kempner, October, p. 22.

"The Post-Refinance Landscape," by Daniel Teitelbaum, October, p. 98.

"Refi Falloff Puts Focus on Purchase Market (Broker Business)," by Howard Schneider, September, p. 100.

"Returning to Our Roots (Executive Suite)," by John M. Robbins Jr., April, p. 21.

"Which Came First—The Problem or the Technology? (Executive Essay)," by Lester Dominick, October, p. 163.

BUSINESS STRATEGIES

"2003 Mortgage IT All-Stars," by Charlyne H. McWilliams, March, p. 42.

"Catching Up with Customer Expectations," by Scott Happ and John Tenuta, March, p. 62.

"Channels and Strategies," by Jack Milligan, May, p. 30.

"Fishing for Servicing Value," by Tom Healy, June, p. 84.

"Growth Companies," by Steve Bergsman, June, p. 24.

"The Joy of Customer Satisfaction," by Robert Stowe England, September, p. 58.

"Keeping Your Head (Way) Above Water," by Rob Katz, January, p. 84.

"Mortgage Brokers Resist Temptation (Broker Business)," by Howard Schneider, June, p. 101.

"Mortgage Marketing Campaigns Are Missing Out," by Kelly O'Neil and Indra Lahiri, May, p. 60.

"Returning to Our Roots (Executive Suite)," by John M. Robbins Jr., April, p. 21.

"Riding the Cycles," by Janet Reilley Hewitt, March, p. 80.

"Risk Management Comes Center Stage—How Safe Is Your ASP? (Executive Essay)," by Elizabeth Martin, June, p. 91.

"Runaway Churn," by Dona DeZube, February, p. 46.

"Safeguarding Borrower Information," by Mark Piesner, April, p. 82.

"Settlement Service Automation-Looking at the

Landscape (eMortgage)," by Scott Cooley, August, p. 93.

"Snaring New Business," by Mary McGarity, May, p. 36.

"Solving the Sales Hiring and Training Challenge," by Patricia M. Sherlock, May, p. 68.

"Starting with the End in Mind (Broker Business)," by Howard Schneider, May, p. 111.

"Strategic Alliances: Win/Win Opportunities in a Changing Marketplace (Executive Suite)," by Angelo R. Mozilo, June, p. 21.

"Successful Project Management (eMortgage)," by Heather Shively, July, p. 89.

"Technology's Place in Correspondent Lending," by Tim Anschutz, December, p. 56.

"Textbook Scams," by Vernon Martin, July, p. 66.
"Tips for Life After Refi (Executive Essay)," by Steve

Kropper, August, p. 83.
"Today's Mortgage Market: An Owner's Perspective
(Executive Essay)," by Robert S. Nelson, July,

p. 83.
"The Ultimate Guide to Purchase Production," by
Daniel Teitelbaum, May, p. 54.

"When the Downturn Comes, Will We Be Ready? (Executive Essay)," by Sig Anderman, May, p. 97.

CASE STUDIES

"2003 Mortgage IT All-Stars," by Charlyne H. McWilliams, March, p. 42.

"The American Way," by Steve Bergsman, May, p. 46.

"Avoiding the 'Predatory Servicer' Label (Servicing)," by Mary Bruce Batte, August, p. 101.

"Channels and Strategies," by Jack Milligan, May, p. 30.

"The Competitive Landscape of Title," by Bill Moody, August, p. 46.

"Cost Justifying Loan Origination IT Expenditures (eMortgage)," by Scott Cooley, May, p. 106.

"Dexma's Quiet Rise," by Steve Bergsman, March, p. 54.

"Growth Companies," by Steve Bergsman, June, p. 24.

"The LandSafe Story," by Steve Bergsman, August, p. 38.

"Lessons from the Tech Boom-Bust: Overpromise and Overspend, and You Will Likely Overreact (Executive Suite)," by Curt Culver, March, p. 21.

"MERS: Every Commercial Loan Needs a MOM," by Deborah A. Schiavo, Gary S. Smuckler and Henry Liu, January, p. 79.

"Multifamily Roundup," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 26.

"The New INTERLINQ," by Warren Lutz, March, p. 34.

"Ramping Up," by Jack Milligan, January, p. 74.
"A Rash of Deals," by Robert O'Connor, March,

"Riding the Cycles," by Janet Reilley Hewitt, March, p. 80.

"Runaway Churn," by Dona DeZube, February, p. 46.

"Snaring New Business," by Mary McGarity, May, p. 36.

- "Technology's Place in Correspondent Lending," by Tim Anschutz, December, p. 56.
- "That's Affordable," by Robert O'Connor, October, p. 72.
- "Thornburg's Model," by Steve Bergsman, November, p. 32.
- "Title Policy," by Dona DeZube, November, p. 58. "Wachovia's Seasoned Team," by Jack Milligan, August, p. 72.
- "WaMu's Whopping Portfolio," by Warren Lutz, February, p. 32.
- "Who's Who in Wholesale 2002," by Tom LaMalfa, June, p. 32.

COMMERCIAL REAL ESTATE

- "2002: A Volatile Year," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 20.
- "Basel II: Roadblock or Opportunity? (eMortgage)," by Lee Kidder, September, p. 93.
- "Big Apple's Rebuilding," by Hortense Leon, January, p. 60.
- "Business/Industrial Parks in Slowdown," by John Bell, October, p. 126.
- "COMBOG's New Leader," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 10.
- "Condo Mania," by Albert Warson, September, p. 78.
- "Fallout from a Weak Recovery," by Jon Southard, July, p. 54.
- "A Hopeful (Yet Sobering) Commercial Real Estate Outlook," by Kenneth P. Riggs Jr. and Del H. Kendall, January, p. 52.
- "Hotels Blown Away by Weak Demand," by John Bell, January, p. 66.
- "Les Misérables," Or the State of the CMBS
- Servicing Industry (Servicing)," by Stacey M. Berger, July, p. 87.
- "MERS: Every Commercial Loan Needs a MOM," by Deborah A. Schiavo, Gary S. Smuckler and Henry Liu, January, p. 79.
- "A Mostly Soft Multifamily Market," by John Bell, July, p. 40.
- "Multifamily Roundup," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 26.
- "Office Faces Uphill Road," by John Bell, May, p. 74. "Office Interest," by Hortense Leon, December,
- p. 78.
 "On the Right Track," by Steve Bergsman, May,
- "Ramping Up," by Jack Milligan, January, p. 74.
- "Reading the Tea Leaves," by Jeanette I. Rice, July, p. 22.
- "Ready to Rebound," by John Bell, April, p. 75.
- "Retail: Respect at Last?," by Jane H. Dorrel, February, p. 65.
- "Retail's Still Strong," by Hortense Leon, July, p. 32.
 "The Safe Harbor Effect," by John Bell, November, p. 64.
- "Successful Project Management (eMortgage)," by Heather Shively, July, p. 89.
- "Textbook Scams," by Vernon Martin, July, p. 66.
 "Three Hot Suburban Downtowns," by John Bell,
 July, p. 60.



- "Today's Mortgage Market: An Owner's Perspective (Executive Essay)," by Robert S. Nelson, July, p. 83.
- "Up and Down Credit Signals in CMBS," by Tad Philipp, July, p. 48.
- "Wachovia's Seasoned Team," by Jack Milligan, August, p. 72.

CUSTOMER RETENTION

- "At Home in the Portfolio—Part Two," by Lisa M. Fagan Teifke, February, p. 53.
- "Bye-Bye Refi ... It's Servicing's Time to Shine (Executive Suite)," by William Newman, December, p. 19.
- "Consumers Rate the Industry," by Clayton Wilhite and Rodger Park, October, p. 32.
- "The Internet's Adoption Curve," by Warren H. Myer, October, p. 58.
- "The Joy of Customer Satisfaction," by Robert Stowe England, September, p. 58.
- "Playing Catch-Up (eMortgage)," by Scott Cooley, October, p. 167.
- "The Rise of Servicing (eMortgage)," by Richard Beidl, February, p. 95.

DEFAULTS AND FORECLOSURES

- "Default Management Technology: Holding the Line on Servicing Profitability (eMortgage)," by Craig Focardi, December, p. 97.
- "The Delinquency Dilemma," by Mary McGarity, February, p. 22.
- "Ignore Prepayment Risk at Your Peril (Executive Essay)," by Michael Bykhovsky, March, p. 91.
- "Reading the Tea Leaves," by Jeanette I. Rice, July,
- "Rescuing Borrowers at Risk," by Robert O'Connor, December, p. 26.

E-COMMERCE

- "Catching Up with Customer Expectations," by Scott Happ and John Tenuta, March, p. 62.
- "Electronic Orders—Critical Technology to Fulfill the Mortgage Origination Process (Executive Essay)," by Donald A. O'Neill, February, p. 83.
- "Lessons from the Tech Boom-Bust: Overpromise and Overspend, and You Will Likely Overreact (Execu-

- tive Suite),"by Curt Culver, March, p. 21.
 "The LOS Meets the E-Mortgage," by John R.
 Tenuta, October, p. 142.
- "MERS: Every Commercial Loan Needs a MOM," by Deborah A. Schiavo, Gary S. Smuckler and Henry Liu, January, p. 79.
- "MISMO Evolution," by Douglas G. Duncan, December, p. 46.
- "Playing Catch-Up (eMortgage)," by Scott Cooley, October, p. 167.
- "A SMART Alternative," by Colleen M. Story, March, p. 70.
- "A Trickle of Online Applications (Broker Business)," by Howard Schneider, October, p. 178.
- "Web Services: The New Next Best Thing (Servicing)," by Stephen W. Gozdan, March, p. 109.
- "Will the E-Mortgage Ever Arrive?," by Sig Anderman, October, p. 106.

ECONOMIC TRENDS AND FORECASTS

- "2003—All Clear for Now, But What Lurks on the Horizon? (Executive Suite)," by William Newman, January, p. 19.
- "Chairman's View: Outgoing and Incoming," 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 4.
- "The Delinquency Dilemma," by Mary McGarity, February, p. 22.
- "Fallout from a Weak Recovery," by Jon Southard, July, p. 54.
- "A Hopeful (Yet Sobering) Commercial Real Estate Outlook," by Kenneth P. Riggs Jr. and Del H. Kendall, January, p. 52.
- "Hot Times for Home Builders," by Mary McGarity, January, p. 34.
- "A Look at 2003," by Douglas G. Duncan and Veronica Cacdac Warnock, January, p. 26.
- "The Maturing of the Real Estate Industry (Executive Essay)," by Daniel Owen Mee, January, p. 102.

EDUCATION

- "Back to School," by Robert O'Connor, June, p. 68.
- "Become a CMB—Make a Commitment to Yourself and Your Profession (Executive Suite)," by Angelo R. Mozilo, October, p. 25.

EMPLOYEE MANAGEMENT AND TRAINING

- "Accommodating Diversity in the Training Environment (Training)," by Andrew Hubbard, January, p. 106.
- "A Bad, Bad, Bad Project (Training)," by Andrew Hubbard, May, p. 99.
- "Behavior Modification (Training)," by Andrew Hubbard, March, p. 93.
- "Cascade Training (Training)," by Andrew Hubbard, June, p. 106.
- "Distributing Assignments (Training)," by Andrew Hubbard, April, p. 103.
- "Free-Form Training (Training)," by Andrew Hubbard, July, p. 100.
- "Mushrooms in a Bad Year (Training)," by Andrew Hubbard, December, p. 107.

"A Really Good Project (Training)," by Andrew Hubbard, August, p. 104.

"Solving the Sales Hiring and Training Challenge," by Patricia M. Sherlock, May, p. 68.

"Subtle Indicators (Training)," by Andrew Hubbard, November, p. 104.

"Training Temps (Training)," by Andrew Hubbard, September, p. 104.

"What Training Can't Do (Training)," by Andrew Hubbard, February, p. 90.

"When It's Time to Say No (Training)," by Andrew Hubbard, October, p. 183.

FAIR LENDING/FRAUD ISSUES

"Avoiding the 'Predatory Servicer' Label (Servicing)," by Mary Bruce Batte, August, p. 101.

"Barriers and Obstacles: Closing the Homeownership Gap (Executive Suite)," by Angelo R. Mozilo, February, p. 15.

"The Compliance Battle," by Neil J. Morse, September, p. 28.

"The New Jersey Predatory Lending Act (Statehouse)," by Heather D. Disque and Paul H. Schieber, November, p. 101.

"Predatory Pandemonium," by Dona DeZube, April, p. 26.

"Push Grows for National Antipredatory Guidelines (Broker Business)," by Howard Schneider, April, p. 91.

"Textbook Scams," by Vernon Martin, July, p. 66.

FANNIE MAE

"Fannie's Mortgage Focus 2003 Findings," by Terri Davis and James R. Ates, October, p. 82.

"Goal-Oriented," by Anita Willis-Boyland, September, p. 38.

"The Issue of Risk Containment," by Robert Stowe England, April, p. 34.

"Not Exactly Prime," by Neil J. Morse, June, p. 60.

"Predatory Pandemonium," by Dona DeZube, April, p. 26.

FREDDIE MAC

"Goal-Oriented," by Anita Willis-Boyland, September, p. 38.

"The Issue of Risk Containment," by Robert Stowe England, April, p. 34.

"Meet Freddie's New CEO," by Janet Reilley Hewitt and Matt Royse, August, p. 55.

"Not Exactly Prime," by Neil J. Morse, June, p. 60. "Predatory Pandemonium," by Dona DeZube, April, p. 26.

HOMEOWNERSHIP

"Barriers and Obstacles: Closing the Homeownership Gap (Executive Suite)," by Angelo R. Mozilo, February, p. 15.

"Goal-Oriented," by Anita Willis-Boyland, September, p. 38.

"Housing as a Political Animal," by Chris DeReza, April, p. 68.

"Mortgage Marketing Campaigns Are Missing Out," by Kelly O'Neil and Indra Lahiri, May, p. 60.

"Playing New Music (Executive Suite)," by William Newman, August, p. 17.



"That's Affordable," by Robert O'Connor, October, p. 72.

"What About the 32 Percent? (Executive Suite)," by John M. Robbins Jr., July, p. 19.

INDEX

"Mortgage Banking 2002 Index," January, p. 89.

INDUSTRY TRENDS

"2002: Peerless Performance," by Linda C. Simmons and Marina Walsh, January, p. 44.

"2002: A Volatile Year," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 20.

"2003—All Clear for Now, But What Lurks on the Horizon? (Executive Suite)," by William Newman, January, p. 19.

"A Battle of Heavyweights," by Jack Milligan, October, p. 92.

"Big Apple's Rebuilding," by Hortense Leon, January, p. 60.

"Business/Industrial Parks in Slowdown," by John Bell, October, p. 126.

"The Changing Shape of the Credit Reporting Industry," by Steve Grant, September, p. 85.

"Condo Mania," by Albert Warson, September, p. 78.

"Consumers Rate the Industry," by Clayton Wilhite and Rodger Park, October, p. 32.

"Expect Refinements in Outsourcing in 2003 (Servicing)," by Mary Bruce Batte, February, p. 85.
"Fallout from a Weak Recovery," by Jon Southard,

July, p. 54.

"Fannie's Mortgage Focus 2003 Findings," by Terri Davis and James R. Ates, October, p. 82.

"Fast-Forward," by James D. Jones, October, p. 46. "The Gift Business," by Dona DeZube, August, p. 58.

"The Heightened Need to Value Servicing Accurately (Servicing)," by Tom Healy, June, p. 95.

"A Hopeful (Yet Sobering) Commercial Real Estate Outlook," by Kenneth P. Riggs Jr. and Del H. Kendall, January, p. 52.

"Hot Times for Home Builders," by Mary McGarity, January, p. 34. "Hotels Blown Away by Weak Demand," by John Bell, January, p. 66.

"The Internet's Adoption Curve," by Warren H. Myer, October, p. 58.

"The Linux Alternative," by Charlyne H. McWilliams, December, p. 62.

"The LOS Meets the E-Mortgage," by John R. Tenuta, October, p. 142.

"The Maturing of the Real Estate Industry (Executive Essay)," by Daniel Owen Mee, January, p. 102.

"MISMC Evolution," by Douglas G. Duncan, December, p. 46.

"Mortgage Brokers: The New Dream Makers (Executive Suite)," by John M. Robbins Jr., November, p. 21.

"Mortgage Servicing's Changing Landscape (Servicing)," by Tom Donatacci, December, p. 105.

"A New Year ... A New LOS? (eMortgage)," by Scott Cooley, January, p. 111.

"Office Faces Uphill Road," by John Bell, May, p. 74.
"Offshore Outsourcing Takes Hold," by Donald A.
O'Neill, December, p. 38.

"The Online Panacea? (Executive Essay)," by George Beier, November, p. 81.

"Outsourcing: Solving the Origination Technology Cost Conundrum (eMortgage)," by Craig Focardi, March, p. 101.

"Playing New Music (Executive Suite)," by William Newman, August, p. 17.

"The Post-Refinance Landscape," by Daniel Teitelbaum, October, p. 98.

"The Rating Game," by Bennett Voyles, November, p. 48.

"Reading the Tea Leaves," by Jeanette I. Rice, July, p. 22.

"Retail's Still Strong," by Hortense Leon, July, p. 32.
"The Rise of Servicing (eMortgage)," by Richard Beidl, February, p. 95.

"Servicing Values (Servicing)," by Tom Donatacci, April, p. 99.

"Servicing's Value Proposition," by Neil J. Morse, February, p. 38.

"Strategic Alliances: Win/Win Opportunities in a Changing Marketplace (Executive Suite)," by Angelo R. Mozilo, June, p. 21.

"Technology Makes Scale Hard to Perceive (eMortgage)," by Craig Focardi and Anthony Berris, June, p. 99.

"Three Hot Suburban Downtowns," by John Bell, July, p. 60.

"Today's Mortgage Market: An Owner's Perspective (Executive Essay)," by Robert S. Nelson, July, p. 83.

"Up and Down Credit Signals in CMBS," by Tad Philipp, July, p. 48.

"The Waves of Business," by Robert O'Connor, November, p. 26.

"What Happened to Quality Data? (Servicing)," by Stephen W. Gozdan, October, p. 181.

"Which Came First—The Problem or the Technology? (Executive Essay)," by Lester Dominick, October, p. 163.

"A Wholesale Investment in Technology," by Patrick H. Seroka, November, p. 42.

"Will the E-Mortgage Ever Arrive?," by Sig Anderman, October, p. 106.

INSURANCE

"The Competitive Landscape of Title," by Bill Moody, August, p. 46.

"Tax Deductibility of Private MI Seems So Logical, and Yet... (Executive Suite)," by Curt Culver, September, p. 21.

"Title Policy," by Dona DeZube, November, p. 58.

INTERNAL MANAGEMENT

"A Bad, Bad, Bad Project (Training)," by Andrew Hubbard, May, p. 99.

"Build vs. Buy: What's the Bottom Line? (Executive Essay)," by Ed Jones, December, p. 85.

"Free-Form Training (Training)," by Andrew Hubbard, July, p. 100.

"Keeping Your Head (Way) Above Water," by Rob Katz, January, p. 84.

"Solving the Sales Hiring and Training Challenge," by Patricia M. Sherlock, May, p. 68.

"Successful Project Management (eMortgage)," by Heather Shively, July, p. 89.

"Training Temps (Training)," by Andrew Hubbard, September, p. 104.

"What Training Can't Do (Training)," by Andrew Hubbard, February, p. 90.

"When the Downturn Comes, Will We Be Ready? (Executive Essay)," by Sig Anderman, May, p. 97.

INTERNATIONAL

"The Fixed-Rate Model," by Michael J. Lea, April, p. 52.

"Mexico's Ambitious Plans," by David Dale-Johnson and Gene Towle, June, p. 76.

"Mortgage Marketing Campaigns Are Missing Out," by Kelly O'Neil and Indra Lahiri, May, p. 60.
"Title Policy," by Dona DeZube, November, p. 58.

INTERNET

"Catching Up with Customer Expectations," by Scott Happ and John Tenuta, March, p. 62. "Gómez's Top Online Lenders," by Shalin Patel,

June, p. 44.

"The Internet's Adoption Curve," by Warren H. Myer, October, p. 58.

"Lessons from the Tech Boom-Bust: Overpromise and Overspend, and You Will Likely Overreact (Executive Suite)," by Curt Culver, March, p. 21.

"The Online Panacea? (Executive Essay)," by George Beier, November, p. 81.

"A Trickle of Online Applications (Broker Business)," by Howard Schneider, October, p. 178.

"Web Services: The New Next Best Thing (Servicing)," by Stephen W. Gozdan, March, p. 109.

INTERVIEWS / PROFILES

"2003 Mortgage IT All-Stars," by Charlyne H. McWilliams, March, p. 42.

"The Acquisition Game (Spotlight: Jonathan Threadgill)," by Matthew Royse, November, p. 83.

"The American Way (American Mortgage Network)," by Steve Bergsman, May, p. 46.

"California's New Infrastructure Guru (Spotlight: Julie Bornstein)," by Matthew Royse, July, p. 85.

"Chairman's View: Outgoing and Incoming (Jim Murphy, John Courson)," 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 4.



"COMBOG's New Leader (Ann Hambly)," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 10.

"Couch's Credentials (Robert Couch)," by Janet Reilley Hewitt, October, p. 114.

"Dexma's Quiet Rise," by Steve Bergsman, March, p. 54.

"Ellie's Been Recruiting (Spotlight: Jonathan Corr, Joe Langner, Raj Sampath)," by Matthew Royse, April, p. 97.

"J.C.Watts' New Focus (Spotlight: J.C.Watts)," by Matthew Royse, September, p. 91.

"The LandSafe Story," by Steve Bergsman, August, p. 38.

"Life After HUD (Spotlight: Grant Mitchell)," by Matthew Royse, p. 93.

"Martinez's Mission (Mel Martinez)," by Janet Reilley Hewitt, May, p. 20.

"Meet Freddie's New CEO (Gregory Parseghian)," by Janet Reilley Hewitt and Matt Royse, August, p. 55.

"MERS: Every Commercial Loan Needs a MOM (MERS Commercial)," by Deborah A. Schiavo, Gary S. Smuckler and Henry Liu, January, p. 79.

"The New INTERLINQ (INTERLINQ/Harland Financial Solutions)," by Warren Lutz, March, p. 34.

"Q&A with Fidelity and First American (Parker Kennedy, Patrick Stone)," by Steve Bergsman, August, p. 22.

"Ramping Up (MortgageRamp)," by Jack Milligan, January, p. 74.

"Regina Lowrie—Outgoing RESBOG Chair," Annual Convention Show Guide, p. 6.

"Riding the Cycles (Les Muma)," by Janet Reilley Hewitt, March, p. 80.

"The Servicing Revolution (GMAC Mortgage)," by Anthony Renzi, December, p. 32.

"Sterling Edmunds—Incoming RESBOG Chair,"
Annual Convention Show Guide, p. 7.

"Sullivan's First 120 Days (Spotlight: Robert Sullivan)," by Matthew Royse, March, p. 95. "That's Affordable (Washington Mutual)," by

Robert O'Connor, October, p. 72.
"Thomburg's Model (Thomburg Mortgage)," by

Steve Bergsman, November, p. 32.

"Title Policy (Stewart Information International)," by Dona DeZube, November, p. 58.

"Top Women Producers (Sue Devine, Kathy Eberhardt)," by Patricia M. Sherlock, August, p. 66.

"Top Women Producers, Part 2 (Diana MacFarlane, Alice Cordova)," by Patricia M. Sherlock, September, p. 67.

"Top Women Producers, Part 3 (Eva Strnad, Sheilah T. Smith)," by Patricia M. Sherlock, October,

"Top Women Producers, Part 4 (Brenda Wheeler, Marla Mayne)," by Patricia M. Sherlock, November, p. 73.

"Wachovia's Ambitious Plans (Spotlight: C.D. Davies)," by Matthew Royse, December, p. 87.

"Wachovia's Seasoned Team (Wachovia Securities)," by Jack Milligan, August, p. 72.

'WaMu's Whopping Portfolio (Washington Mutual)," by Warren Lutz, February, p. 32.

"When One Door Shuts, Another Opens (Spotlight: Al Crisanty)," by Matthew Royse, October, p. 165.

"You Gotta Have Faith (Spotlight: Faith Schwartz)," by Matthew Royse, May, p. 101.

LEGISLATIVE / REGULATORY

"Basel II: Roadblock or Opportunity? (eMortgage)," by Lee Kidder, September, p. 93.

"A Battle of Heavyweights," by Jack Milligan, October, p. 92.

"The Changing Shape of the Credit Reporting Industry," by Steve Grant, September, p. 85.

"The Compliance Battle," by Neil J. Morse, September, p. 28.

"Fair Labor Standards Act Update (Washington)," by Kurt Pfotenhauer, December, p. 108.

"The FTC's Information Safeguard Rule," by David J. Wiese, February, p. 69.

"Goal-Oriented," by Anita Willis-Boyland, September, p. 38.

"HMDA Changes for 2004 and the Best Ways to Deal with Them (Executive Essay)," by Leonard Ryan, September, p. 89.

"Housing as a Political Animal," by Chris DeReza, April, p. 68.

"Martinez's Mission," by Janet Reilley Hewitt, May, p. 20.

"The New Jersey Predatory Lending Act (Statehouse)," by Heather D. Disque and Paul H. Schieber, November, p. 101.

"Outdated Labor Laws," by Steve Bergsman, September, p. 46.

"Predatory Pandemonium," by Dona DeZube, April, p. 26.

"Preserving a Good System," by Charlyne H. McWilliams, September, p. 52.

"Referendum on RESPA Reform," by Joseph M. Kolar and Nikita M. Pastor, February, p. 58.

"A RESPA Reform Road Map," by Robert Lotstein and Kay Kinney, June, p. 52.

"Safeguarding Borrower Information," by Mark Piesner, April, p. 82.

"Tax Deductibility of Private MI Seems So Logical, and Yet . . . (Executive Suite)," by Curt Culver, September, p. 21.

LOAN ORIGINATION

"Channels and Strategies," by Jack Milligan, May, p. 30.

"Cost Justifying Loan Origination IT Expenditures (eMortgage)," by Scott Cooley, May, p. 106.

"Electronic Orders—Critical Technology to Fulfill the Mortgage Origination Process (Executive Essay)," by Donald A. O'Neill, February, p. 83.

"The Gift Business," by Dona DeZube, August, p. 58.

"A Look at 2003," by Douglas G. Duncan and Veronica Cacdac Warnock, January, p. 26.

"The LOS Meets the E-Mortgage," by John R. Tenuta, October, p. 142.

"A New Year ... A New LOS? (eMortgage)," by Scott Cooley, January, p. 111.

"Origination Business Models Keep Adapting (Broker Business)," by Howard Schneider, November, p. 90.

"Outsourcing: Solving the Origination Technology Cost Conundrum (eMortgage)," by Craig Focardi, March, p. 101.

"Playing New Music (Executive Suite)," by William Newman, August, p. 17.

"The Post-Refinance Landscape," by Daniel Teitelbaum, October, p. 98.

"Preparing Loan Originators for a Purchase Market (Broker Business)," by Howard Schneider, August, p. 96.

"Retail Production Economics," by Linda Simmons and Matthew M. Lind, April, p. 60.

"Settlement Service Automation—Looking at the Landscape (eMortgage)," by Scott Cooley, August, p. 93.

"Snaring New Business," by Mary McGarity, May, p. 36.

"Top Women Producers (Sue Devine, Kathy Eberhardt)," by Patricia M. Sherlock, August, p. 66.

"Top Women Producers, Part 2 (Diana MacFarlane, Alice Cordova)," by Patricia M. Sherlock, September, p. 67.

"Top Women Producers, Part 3 (Eva Strnad, Sheilah T. Smith)," by Patricia M. Sherlock, October, p. 135.

"Top Women Producers, Part 4 (Brenda Wheeler, Marla Mayne)," by Patricia M. Sherlock, November, p. 73.

"A Trickle of Online Applications (Broker Business)," by Howard Schneider, October, p. 178.

"The Ultimate Guide to Purchase Production," by Daniel Teitelbaum, May, p. 54.

"Weathering the Storm, or Weathered By It? (eMortgage)," by Richard Beidl, November, p. 85.

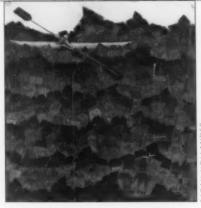
"When the Downturn Comes, Will We Be Ready? (Executive Essay)," by Sig Anderman, May, p. 97.

MARKETING

"Build vs. Buy: What's the Bottom Line? (Executive Essay)," by Ed Jones, December, p. 85.

"Fishing for Servicing Value," by Tom Healy, June, p. 84.

"Mortgage Marketing Campaigns Are Missing Out," by Kelly O'Neil and Indra Lahiri, May, p. 60.



"Selling Now Builds on Relationships (Broker Business)," by Howard Schneider, December, p. 89.

"Tips for Life After Refi (Executive Essay)," by Steve Kropper, August, p. 83.

"The Ultimate Guide to Purchase Production," by Daniel Teitelbaum, May, p. 54.

MULTIFAMILY HOUSING

"A Mostly Soft Multifamily Market," by John Bell, July, p. 40.

"Multifamily Roundup," by Steve Bergsman, 2003 MBA CREF/Multifamily Housing Convention Show Guide, p. 26.

"On the Right Track," by Steve Bergsman, May, p. 82.

"The Safe Harbor Effect," by John Bell, November, p. 64.

OUTSOURCING

"Expect Refinements in Outsourcing in 2003 (Servicing)," by Mary Bruce Batte, February, p. 85.

"Offshore Outsourcing Takes Hold," by Donald A. O'Neill, December, p. 38.

"Outsourcing: Solving the Origination Technology Cost Conundrum (eMortgage)," by Craig Focardi, March, p. 101.

"Strategic Alliances: Win/Win Opportunities in a Changing Marketplace (Executive Suite)," by Angelo R. Mozilo, June, p. 21.

PRIVACY

"The FTC's Information Safeguard Rule," by David J. Wiese, February, p. 69.

"Playing Catch-Up (eMortgage)," by Scott Cooley, October, p. 167.

"Preserving a Good System," by Charlyne H. McWilliams, September, p. 52.

"Safeguarding Borrower Information," by Mark Piesner, April, p. 82.

"Sharing Nonpublic Personal Information with Vendors (Servicing)," by Tom Healy, September, p. 101.

RANKINGS/SURVEYS

"2002: Peerless Performance," by Linda C. Simmons and Marina Walsh, January, p. 44.

"Consumers Rate the Industry," by Clayton Wilhite and Rodger Park, October, p. 32.

"Fannie's Mortgage Focus 2003 Findings," by Terri Davis and James R. Ates, October, p. 82.

"Gómez's Top Online Lenders," by Shalin Patel, June, p. 44.

"The Internet's Adoption Curve," by Warren H. Myer, October, p. 58.

"The Joy of Customer Satisfaction," by Robert Stowe England, September, p. 58.

"Top 200 Lenders (Third-Quarter 2002)," February, p. 73.

"Top 200 Lenders (Full-Year 2002)," May, p. 89.

"Top 200 Lenders (First-Quarter 2003)," July, p. 73.
"Top 200 Lenders (First-Half 2003)," October,

REGIONAL AND STATE TRENDS

"Big Apple's Rebuilding," by Hortense Leon, January, p. 60.

p. 153.

"Condo Mania," by Albert Warson, September, p. 78.

"Hot Times for Home Builders," by Mary McGarity, January, p. 34.

"Hotels Blown Away by Weak Demand," by John Bell, January, p. 66.

"A Mostly Soft Multifamily Market," by John Bell, July, p. 40.

"Office Faces Uphill Road," by John Bell, May, p. 74.
"Office Interest," by Hortense Leon, December, p. 78.

"Ready to Rebound," by John Bell, April, p. 75.
"The Safe Harbor Effect," by John Bell, November, p. 64.

"Three Hot Suburban Downtowns," by John Bell, July, p. 60.

SECONDARY MORTGAGE MARKET

"A Balancing Act (eMortgage)," by Richard Beidl, April, p. 95.

"The Drive for More Transparency," by Ned Myers, September, p. 72.

"The Fixed-Rate Model," by Michael J. Lea, April, p. 52.

"The Issue of Risk Containment," by Robert Stowe England, April, p. 34.

"Not Exactly Prime," by Neil J. Morse, June, p. 60. "Origination Business Models Keep Adapting (Broker Business)," by Howard Schneider, November, p. 90.

"The Outlook for the CMBS Market—A Mixed Picture," by Hortense Leon, April, p. 46.

"Predatory Pandemonium," by Dona DeZube, April, p. 26.

"Servicing Costs Rising for Private Loan Pools (Servicing)," by Mary Bruce Batte, May, p. 117.

SERVICING

"At Home in the Portfolio—Part Two," by Lisa M. Fagan Teifke, February, p. 53.

"Avoiding the 'Predatory Servicer' Label (Servicing)," by Mary Bruce Batte, August, p. 101.

"Bye-Bye Refi . . . It's Servicing's Time to Shine (Executive Suite)," by William Newman, December, p. 19.

"Default Management Technology: Holding the Line on Servicing Profitability (eMortgage)," by Craig Focardi, December, p. 97. "The Delinquency Dilemma," by Mary McGarity, February, p. 22.

"Expect Refinements in Outsourcing in 2003 (Servicing)," by Mary Bruce Batte, February, p. 85.

"Fishing for Servicing Value," by Tom Healy, June, p. 84.

"The Heightened Need to Value Servicing Accurately (Servicing)," by Tom Healy, June, p. 95.

"Les Misérables," Or the State of the CMBS Servicing Industry (Servicing)," by Stacey M. Berger, July, p. 87.

"Mortgage Servicing's Changing Landscape (Servicing)," by Tom Donatacci, December, p. 105.

"Pie in the Sky?," by Jack Guttentag, August, p. 78. "Rationality Now Driving Servicing Prices (Servicing)," by Mary Bruce Batte, November, p. 99.

"The Rise of Servicing (eMortgage)," by Richard Beidl, February, p. 95.

"Runaway Churn," by Dona DeZube, February, p. 46.

"Servicing Costs Rising for Private Loan Pools (Servicing)," by Mary Bruce Batte, May, p. 117.

"The Servicing Revolution," by Anthony Renzi, December, p. 32.

"Servicing Values (Servicing)," by Tom Donatacci, April, p. 99.

"Servicing's Value Proposition," by Neil J. Morse, February, p. 38.

"Sharing Nonpublic Personal Information with Vendors (Servicing)," by Tom Healy, September, p. 101.

"WaMu's Whopping Portfolio," by Warren Lutz, February, p. 32.

"Web Services: The New Next Best Thing (Servicing)," by Stephen W. Gozdan, March, p. 109.

"What Happened to Quality Data? (Servicing)," by Stephen W. Gozdan, October, p. 181.

STRATEGIC PLANNING

"At Home in the Portfolio—Part Two," by Lisa M. Fagan Teifke, February, p. 53.

"Channels and Strategies," by Jack Milligan, May, p. 30.

"Selling Now Builds on Relationships (Broker Business)," by Howard Schneider, December, p. 89.

"Snaring New Business," by Mary McGarity, May, p. 36.

"Solving the Sales Hiring and Training Challenge," by Patricia M. Sherlock, May, p. 68.

"Starting with the End in Mind (Broker Business)," by Howard Schneider, May, p. 111.

"Strategic Alliances: Win/Win Opportunities in a Changing Marketplace (Executive Suite)," by Angelo R. Mozilo, June, p. 21.

"Tips for Life After Refi (Executive Essay)," by Steve Kropper, August, p. 83.

"The Ultimate Guide to Purchase Production," by Daniel Teitelbaum, May, p. 54.

"Who's Who in Wholesale 2002," by Tom LaMalfa, June, p. 32.

SUBPRIME LENDING

"The 2003 Wholesale Outlook (Broker Business)," by Howard Schneider, March, p. 103. "Not Exactly Prime," by Neil J. Morse, June, p. 60.



"Push Grows for National Antipredatory Guidelines (Broker Business)," by Howard Schneider, April, p. 91.

TECHNOLOGY

"2003 Mortgage IT All-Stars," by Charlyne H. McWilliams, March, p. 42.

"Catching Up with Customer Expectations," by Scott Happ and John Tenuta, March, p. 62.

"The Changing Shape of the Credit Reporting Industry," by Steve Grant, September, p. 85.

"Cost Justifying Loan Origination IT Expenditures (eMortgage)," by Scott Cooley, May, p. 106. "Data Dictionary," by Frank Bocchino, December,

p. 70.
"Default Management Technology: Holding the Line on Servicing Profitability (eMortgage)," by Craig

Focardi, December, p. 97.
"Dexma's Quiet Rise," by Steve Bergsman, March, p. 54.

"Electronic Orders—Critical Technology to Fulfill the Mortgage Origination Process (Executive Essay)," by Donald A. O'Neill, February, p. 83.

"Lessons from the Tech Boom-Bust: Overpromise and Overspend, and You Will Likely Overreact (Executive Suite)," by Curt Culver, March, p. 21.

"The Linux Alternative," by Charlyne H. McWilliams, December, p. 62.

"The LOS Meets the E-Mortgage," by John R. Tenuta, October, p. 142.

"MISMO Evolution," by Douglas G. Duncan, December, p. 46.

"The New INTERLINQ," by Warren Lutz, March, p. 34.

"A New Year . . . A New LOS? (eMortgage)," by Scott Cooley, January, p. 111.

"The Online Panacea? (Executive Essay)," by George Beier, November, p. 81.

"Outsourcing: Solving the Origination Technology Cost Conundrum (eMortgage)," by Craig Focardi, March, p. 101.

"Pie in the Sky?," by Jack Guttentag, August, p. 78. "Playing Catch-Up (eMortgage)," by Scott Cooley, October, p. 167.

"Ramping Up," by Jack Milligan, January, p. 74.
"A Rash of Deals," by Robert O'Connor, March, p. 26.

"Rescuing Borrowers at Risk," by Robert O'Connor, December, p. 26.

"Riding the Cycles," by Janet Reilley Hewitt, March, p. 80.

"Risk Management Comes Center Stage— How Safe Is Your ASP? (Executive Essay)," by Elizabeth Martin, June, p. 91.

"The Servicing Revolution," by Anthony Renzi, December, p. 32.

"Settlement Service Automation—Looking at the Landscape (eMortgage)," by Scott Cooley, August, p. 93.

"Sharing Nonpublic Personal Information with Vendors (Servicing)," by Tom Healy, September, p. 101.

"A SMART Alternative," by Colleen M. Story, March, p. 70.

'Successful Project Management (eMortgage)," by Heather Shively, July, p. 89.

"Technology Makes Scale Hard to Perceive (eMortgage)," by Craig Focardi and Anthony Berris, June, p. 99.

"Technology's Place in Correspondent Lending," by Tim Anschutz, December, p. 56.

"A Trickle of Online Applications (Broker Business)," by Howard Schneider, October, p. 178.

"Weathering the Storm, or Weathered By It? (eMortgage)," by Richard Beidl, November, p. 85. "Web Services:The New Next Best Thing (Servic-

ing)," by Stephen W. Gozdan, March, p. 109.
"Which Came First—The Problem or the Technol-

ogy? (Executive Essay)," by Lester Dominick, October, p. 163.

"A Wholesale Investment in Technology," by Patrick H. Seroka, November, p. 42.

WHOLESALE LENDING

"The 2003 Wholesale Outlook (Broker Business)," by Howard Schneider, March, p. 103.

"Mortgage Brokers:The New Dream Makers (Executive Suite)," by John M. Robbins Jr., November, p. 21.

"Mortgage Brokers Resist Temptation (Broker Business)," by Howard Schneider, June, p. 101.

"Preparing Loan Originators for a Purchase Market (Broker Business)," by Howard Schneider, August, p. 96.

"Selling Now Builds on Relationships (Broker Business)," by Howard Schneider, December, p. 89.

"Starting with the End in Mind (Broker Business)," by Howard Schneider, May, p. 111.

"Technology's Place in Correspondent Lending," by Tim Anschutz, December, p. 56.

"Thomburg's Model," by Steve Bergsman, November, p. 32.

"The Waves of Business," by Robert O'Connor, November, p. 26.

"Weathering the Storm, or Weathered By It? (eMortgage)," by Richard Beidl, November, p. 85.

"What Brokers Want from Wholesale Reps (Broker Business)," by Howard Schneider, July, p. 93.

"A Wholesale Investment in Technology," by Patrick H. Seroka, November, p. 42.

"Who's Who in Wholesale 2002," by Tom LaMalfa, June, p. 32.